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OFFICE OF INSURANCE COMMISSIONER

August 20, 1996

BULLETIN No. 96-3

Avoiding Danger To Insureds

Attention: Property & Casualty Insurers

Insurers and their representatives need to avoid putting their insureds at risk. In a recent case brought to my attention, an adjuster may have put an insured in harm's way.

Reasonable precaution to protect the insured from harm is especially important when an insured provides the adjuster with the name of an individual or individuals suspected of causing or contributing to the loss.

If a suspect's name is given to the adjuster, the adjuster should ask the insured whether there are reasons why the adjuster should not contact the suspect. For example, if the insured and the suspect have been in an abusive situation, contact with the suspected abuser may endanger the insured.

Criminal investigations should be left up to the police and should not be attempted by an insurance adjuster. Sharing the information with the police will assist them in their investigation. Obtaining information from the police, when available, also may avoid problems.

Insurance Commissioner